

Amendments to the Specification:

Please replace the paragraph beginning at page 5, line 4 with the following amended paragraph:

--DESCRIPTION OF DRAWINGS

FIG. 1 shows a network configuration.

FIG. 1A shows a database.

~~FIG. 2 is a user interface for an aggregation of accounts.~~

FIG. ~~[[3]]~~2 is a flowchart showing a process of adding accounts to a comprehensive view.

FIG. ~~[[4]]~~3 shows an account introduction screen.

FIGS. ~~[[5-9]]~~ 4-8 show screens from which users may add accounts.

FIG. ~~[[10]]~~9 shows account sign-in screens.--

Please replace the paragraph beginning at page 9, line 10 with the following amended paragraph:

~~--Referring to FIG. 2 graphical user interface 150 is a comprehensive view of accounts provided by program 112.~~ An example of program 112 is Full ViewSM from Fidelity Investments of Boston, Massachusetts. ~~Graphical user interface 150~~ Full ViewSM includes a comprehensive view of financial accounts 152, including investment accounts and credit card accounts, a comprehensive view of individual investments 154 corresponding to the investment accounts in 152, a comprehensive view of calendar events 156 from different calendar accounts, and a comprehensive view of emails 158 from different email accounts. --

Please replace the paragraph beginning at page 9, line 17 with the following amended paragraph:

--Referring to FIG. ~~[[3]]~~ 2, process 200 is implemented by program 116 to enable user 102 to add accounts to a high-level comprehensive view of his or her accounts. Process 200 enables (202) user 102 to register for the aggregation service provided by institution 122. After registering for the aggregation service, FIG. ~~[[4]]~~ 3 shows example user interface 300 that

appears to user 102. At any time during process 200, user 102 has the option to use program 116 (e.g., account wizard) to aggregate more accounts by clicking on "Account Setup Wizard" box 302 or user 102 may aggregate more accounts manually or stop aggregating more accounts by clicking on "Go to Full View" box 304.--

Please replace the paragraph beginning at page 9, line 25 with the following amended paragraph:

--Continuing with FIG. [[3]] 2, process 200 displays (204) a list of accounts associated with user 102 that are managed by institution 122. Displaying (204) includes providing user 102 with an indicator indicating if any of the accounts are already on a list of accounts for the comprehensive view. FIG. [[5]] 4 shows an example display 306 with the list of financial accounts having checkboxes 307 to the left of each account name 309. Account balances 310 to the right of each account name helps user 102 distinguish between different accounts. Display 306 appears to user 102 with checkboxes 307 checked if the account with name 309 is already on the list of accounts for the high-level comprehensive view. User 102 clicks on checkboxes 307 for each account that user 102 wishes to add to the list of accounts for the high-level comprehensive view, if checkbox 307 does not already contain a check. User 102 may also click on already checked boxes to remove a given account from the list of accounts for the high-level comprehensive view.--

Please replace the paragraph beginning at page 10, line 5 with the following amended paragraph:

--Continuing with FIG. [[3]] 2, process 200 records (206) a new list of accounts selected by user 102 for the high-level comprehensive view in data table 136.--

Please replace the paragraph beginning at page 10, line 15 with the following amended paragraph:

-- Process 200 displays (218) a list of other institutions such as institution 124 that manage accounts possibly owned by user 102. FIG. ~~[[6]]~~ 5 shows an example of display 312 that shows a list of institutions generated by program 116. In this example, user 102 has selected institutions Financial_B, Bank_B Online, and Creditcard_B. In FIGs. ~~7, 8, and 9~~ 6, 7, and 8, another example is shown where institutions such as 124, are presented in separate displays 314, 316, and 318, that are grouped, for example, according to the type of institution. Display 314 shows investment accounts. Display 316 shows financial accounts other than investment accounts. Display 318 shows other accounts such as frequent flier accounts and email accounts. How the list of institutions is presented to user 102 using different displays is configurable and dependent on the needs of institution 122 providing the account wizard service as described in more detail below.--

Please replace the paragraph beginning at page 10, line 25 with the following amended paragraph:

--Continuing with FIG. ~~[[3]]~~ 2, process 200 records (220) access code information for network-accessible accounts managed by other institutions such as 124. FIG. ~~[[10]]~~ 9 shows an example of three displays 320, 322, and 324 for recording such access code information. Display 324 enables user 102 to enter access information for a Bank_A Online account. User 102 types in user ID in box 326, authenticator in box 328, and authenticator again in box 330. When user 102 finishes entering data, user 102 clicks on button 332 titled "Continue" to indicate to program 116 to record the data. Process 200 continues by adding (222) the information about these accounts owned by other institutions (e.g., 124) to the account list for the comprehensive view.--

Please replace the paragraph beginning at page 11, line 13 with the following amended paragraph:

--The screens discussed with reference to FIGS. ~~[[4-10]]~~ 3-9 are not limited to any particular layout or configuration. For example, manipulation tools such as pull-down menus,

Applicant : McDonough et al.
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Filed : June 26, 2003
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Attorney's Docket No.: 08575-074001

tabs, buttons, selection boxes, and scrollbars can be implemented using any similar type of manipulation tool. In another example, the graphs can be presented in any graph format (e.g., bar, line, pie, etc.) and with any orientation (e.g., with horizontal or vertical bars). Further, two or more screens can be combined and presented on a single screen. Program 116 can also create and display additional screens.--